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P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: December 7, 2006

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylichak, Steven R.

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Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**CORRECTED AMENDMENT AND
RESPONSE TO RESTRICTION REQUIREMENT**

S I R :

In response to the Office Action mailed August 8, 2006, in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.

Applicant provisionally elects Group I with traverse and requests reconsideration.

The restriction is premised upon incorrect claim interpretation: an external residential expense and a non-mortgage residential expense are not necessarily mutually exclusive, e.g., property insurance, property tax, etc. Therefore, there is some overlap in scope. Further, new claims 55-56 are linking claims and cover the combination.